

CLAIMS

What is claimed is:

1. A method for replacing an applicant's existing master template with a replacement master template in a biometric verification system that stores an existing master template for each biometric sample for said applicant, said method comprising steps of:
 - a. receiving a live image of a biometric sample from said applicant;
 - 5 b. generating a live template from said live image;
 - c. generating a compatibility template from said live image if said live template fails to correspond to said existing master template according to predefined criteria;
 - d. generating said replacement master template from said live image if said compatibility template corresponds to said existing master template according to predefined criteria; and
 - 10 e. storing said replacement master template.

2. The method of claim 1 wherein said compatibility template is compatible with said existing master template.

3. The method of claim 1 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, and financial account data, if any, for said applicant.

4. The method of claim 1 wherein said system stores multiple master templates for each biometric sample for said applicant.

5. The method of claim 1 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant.

6. The method of claim 1 wherein said method occurs when said applicant accesses said system.

7. The method of claim 1 wherein said biometric sample comprises a fingerprint.

8. The method of claim 1 wherein said biometric sample comprises a voiceprint.

9. The method of claim 1 wherein said biometric sample comprises a handprint.

10. The method of claim 1 wherein said biometric sample comprises hand writing.
11. The method of claim 1 wherein said biometric sample comprises hand geometry.
12. The method of claim 1 wherein said biometric sample comprises facial geometry.
13. The method of claim 1 wherein said biometric sample comprises facial recognition.
14. The method of claim 1 wherein said biometric sample comprises a retinal scan.
15. The method of claim 1 wherein said biometric sample comprises an iris scan.
16. The method of claim 1 wherein said biometric sample comprises thermal imaging.

17. A computer-readable storage medium comprising computer executable code for replacing an applicant's existing master template with a replacement master template in a biometric verification system that stores an existing master template for each biometric sample for said applicant, said code instructing a computer to operate as follows:

- 5 a. receive a live image of a biometric sample from said applicant;
- b. generate a live template from said live image;
- c. generate a compatibility template from said live image if said live template fails to correspond to said existing master template according to predefined criteria;
- 10 d. generate said replacement master template from said live image if said compatibility template corresponds to said existing master template according to predefined criteria; and
- e. store said replacement master template.

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18. The system of claim 17 wherein said compatibility template is compatible with said existing master template.

19. The system of claim 17 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, and financial account data, if any, for said applicant.

20. The system of claim 17 wherein said system stores multiple master templates for each biometric sample for said applicant.

21. The system of claim 17 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant.

22. The system of claim 17 wherein said computer executes said code when said applicant accesses said system.

23. The system of claim 17 wherein said biometric sample comprises a fingerprint.

24. The system of claim 17 wherein said biometric sample comprises a voiceprint.

25. The system of claim 17 wherein said biometric sample comprises a handprint.

26. The system of claim 17 wherein said biometric sample comprises hand writing.
27. The system of claim 17 wherein said biometric sample comprises hand geometry.
28. The system of claim 17 wherein said biometric sample comprises facial geometry.
29. The system of claim 17 wherein said biometric sample comprises facial recognition.
30. The system of claim 17 wherein said biometric sample comprises a retinal scan.
31. The system of claim 17 wherein said biometric sample comprises an iris scan.
32. The system of claim 17 wherein said biometric sample comprises thermal imaging.